

Vermont Housing Resource & Rental Assistance Guide



U.S. Department of Housing and Urban Development

95 Saint Paul Street, Suite 440

Burlington, VT 05401-4486

(802) 951-6290

www.hud.gov

January 2022

Property on front cover is Hickory Street Neighborhood.

Contents

Letter from the Field Office Director	6
Overview	7
How to Use the Guidebook	7
Other Housing Assistance	7
Rental Assistance.....	8
Things You Should Know	8
Completing the Application	9
Income	9
Assets.....	9
Signing the Application.....	9
Recertification	9
Beware of Fraud	9
Public Housing	10
What Is Public Housing?	10
Who Is Eligible?	10
How Do I Apply?	10
Will I Need to Produce Any Documentation?.....	10
When Will I Be Notified?.....	10
Will I Have to Sign a Lease?	10
Are There Any Selection Preferences?.....	10
Housing Choice Vouchers (Section 8)	11
What Are Housing Choice Vouchers?.....	11
Am I Eligible?	11
How Do I Apply?	11
Local Preferences and Waiting List – What Are They and How Do They Affect Me?	11
If I get a Section 8 Voucher in a Particular Town, Do I Have to Move There?	11
Multifamily Housing	12
What is Multifamily Housing?	12
How Do I Find a Multifamily Rental Housing Listing?.....	12
Eviction Prevention Resources.....	13
What Should I Do If I Am Behind on Rent Due to COVID?.....	13
How Do I Know If I Am Being Illegally Evicted?.....	13

Who Should I Contact If I Need Help Paying My Rent?	13
Housing Resources for Homeless Persons	14
I Am at Risk of Homelessness or Currently Homeless, What Resources Are Available?	14
Where Can I Go If I Need Assistance?.....	14
HUD Programs	14
Homeownership.....	15
Thinking About Buying a Home?	15
Buying Your First Home?	15
Housing Counselors Can Help	15
How Do I Apply?	15
Questions About FHA Insured Mortgages?	15
Other Assistance:.....	15
Foreclosure Prevention.....	16
What Should I Do If I Am Facing Foreclosure?	16
What if I Have a Federal Housing Administration (FHA) Insured Mortgage.....	16
Homeownership Preservation Foundation.....	16
Vermont Housing Finance Agency Homeownership Program	16
HUD Homes for Sale.....	17
What Is A HUD Home?	17
How Do I Find A HUD Home for Sale?	17
Find A HUD Approved Lender.....	17
Healthy Homes	17
Fair Housing and Equal Opportunity.....	18
What is Housing Discrimination?	18
What Housing Is Covered?.....	18
Vermont Protected Classes.....	18
How to Determine if a Situation is Illegal Discrimination?	18
For Legal Advice, To File a Complaint, Representation, or Mediation	18
For Pattern or Practice Cases, Sexual Harassment in Housing, or Referrals	18
If I Think My Rights Have Been Violated, Where Do I File a Discrimination Complaint?	19
What To Include in Your Complaint to HUD?	19
If You Are Disabled:	19
Veterans' Resources	21

Does HUD Have Any Housing Programs Specifically for Homeless Veterans?.....	21
Are There Any Financial and Medical Assistance Programs for Veterans in Need?	21
What is a Veterans’ Service Officer (VSO) and How Can They Help Me?	21
Is There a Comprehensive Resource That Provides Information On All The Programs and Benefits Available to Veterans Living in Vermont?	21
Senior Citizens’ Resources.....	22
What Are Reverse Mortgages – Home Equity Conversion Mortgages for Seniors?	22
How the Program Works	22
Section 202 Supportive Housing for the Elderly Program	22
Find an Affordable Apartment	22
Other Federal Programs for Seniors	22
Eldercare Locator	22
Other Important Resources.....	23
General Health and Human Services Resources	23
Legal Assistance.....	23
Security Deposit/Short-Term Rental Assistance	23
Utility Assistance.....	23
Employment and Job Training	24
Health and Safety	24
Vermont Public Housing Authorities	25
Vermont Multifamily Properties	26
USDA Multifamily Properties.....	36
Continuum of Care Contacts for Homeless Persons	42
Coordinated Entry Contacts	42
Homeless Shelters	43
Vermont Housing Counseling Agencies	47
Income Limits.....	49
Legal Aid Assistance.....	51

Letter from the Field Office Director

This version of the Vermont Housing Resource & Rental Assistance Guide is provided for your reference and assistance in learning more about housing and rental resources available in the State of Vermont. We designed this guide with the constituent in mind and have provided you with a wide array of contacts that cover housing assistance, rental assistance, fair housing information, and many more such services that you may be looking for.

This is a comprehensive guide that took the dedicated and hard work of my staff, for whom I remain quite grateful. I promise you that we will build on this guide every year that I remain in this office.

We make this guide available to all who need its service just as the Burlington Field Office is always open to those who need our assistance. It is our job to serve the people of our great state and just as we will bring HUD to every community in Vermont, so we will bring Vermont to the people of HUD.

Respectfully,

Sean W. Thomas
State Director Vermont

Overview

This guide is designed to help you navigate some of the key programs that are funded by HUD that involve rental assistance, homeownership, homelessness, housing counseling, and fair housing. As a courtesy, we have also included information on some other federal, state, and local organizations that have related housing and support resources that you may want to inquire about.

Additional information on any of HUD's programs can be accessed online at www.hud.gov or by downloading the HUD Resource Locator app on your desktop or cell phone at <https://resources.hud.gov/> or by calling the **HUD Burlington Office at (802) 951-6290**.

How to Use the Guidebook

1. **Look up the town** where you want an apartment or to locate housing for persons experiencing homelessness or domestic violence. (Listings start on page 25)
2. **Call the property agent or program** to ask about vacancies, eligibility, rents, and application procedures. Property agents accept applications if the applicant can pay the rent and meet other requirements as listed in their tenant selection policy which is available upon request to any applicant. Apartments may have a rent subsidy to keep rents lower; the property agent can tell you if there is one available. Apartments with rent subsidy may have additional requirements. Generally, applicant(s) must:
 - a. Have an income at or below the maximum established income limit for the area (income limits on page 49)
 - b. Have documents such as government photo ID, social security card, birth certificate, W-2 form, bank statement
 - c. Agree to pay the established rent

Be advised there may be long waiting lists at many properties, so you'll want to apply to as many places as possible.
3. **Know your rights and responsibilities:** Federal law prohibits housing discrimination based on your race, color, national origin, religion, sex, family status, or disability. If you have been trying to rent a home or apartment and you believe your rights have been violated, you can file a fair housing complaint (page 20). When you live in an apartment, you have both rights and responsibilities. Be sure you know what's expected of you – and what you can expect in return.
4. **Housing Counseling:** HUD funds housing counseling agencies throughout the country that can give you advice on buying, renting, defaults, foreclosures, and reverse mortgages. To locate the housing counseling agency closest to you, call 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm (page 47).

Other Housing Assistance

- Vermont Housing Finance Agency: <https://www.vhfa.org/> or call 802-864-5743
- United Way of Vermont: <https://www.vermont211.org/> or call 2-1-1
- U.S. Department of Agriculture/Rural Housing: <https://www.rd.usda.gov/> or call 802-828-6000 (page 36)
- U.S. Department of Veterans Affairs: www.va.gov or call 802-295-9363 (page 21)

Rental Assistance

HUD funds several programs which help public agencies and private property managers provide affordable rental units to lower-income households.

HUD does not provide or manage housing units directly. HUD also does not manage or maintain waiting lists or take applications for any of the properties.

There are three major HUD funded programs that provide housing assistance:

- **Public Housing** is low-income housing, operated by your local housing authority.
- **Housing Choice Vouchers (Section 8)** The Housing Choice Voucher Program (Section 8) allows you to find your own unit using the voucher to pay for all or part of the rent. To apply contact your local housing authority (page 25)
- **Privately Owned Subsidized Housing**

Key questions to ask: When calling a housing authority or property manager, some of the questions you might ask are:

- What are the income requirements for this program or specific unit?
- Are you accepting applications?
- Do you have any preferences? There may be preferences for disabled, homeless, victims of domestic violence or city/town residents, etc.
- For housing authorities: What programs do you have?
- For private property managers: Do you have other properties where there may be vacancies? Do you have any preferences?

The U.S. Department of Agriculture has affordable rental housing in rural areas. To learn more visit <https://www.rd.usda.gov/about-rd/agencies/rural-housing-service> or call 1 (800) 352-8015.

Things You Should Know

- Don't risk your chances to receive Federal housing assistance by providing false, incomplete, or inaccurate information on your application forms.
- **Penalties for Committing Fraud:** HUD places a high priority on preventing fraud. If your application or recertification forms contain false or incomplete information, you may be:
 - Evicted from your apartment or house
 - Required to repay all overpaid rental assistance you received
 - Fined
 - Prohibited from receiving future assistance

Completing the Application

When you answer application questions, you must include the following information plus any additional information required by the program for which you're applying:



Income

- All sources of money you or any member of your household receives (wages, welfare payments, alimony, social security, pension, etc.); including the names of all the people (adults and children) who will be living with you, whether they are related to you or not.
- Any money you receive on behalf of your children (child support, social security for children, etc.)
- Income from assets (interest from a savings account, credit union, or certificate of deposit, dividends from stock, etc.)
- Earnings from second job or part time
- Any anticipated income (such as a bonus or pay raise you expect to receive)

Assets

- All bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc. that are owned by you and any adult member of your family's household who will be living with you.
- Any business or asset you sold in the last 2 years for less than its full value, such as your home to your children.

Signing the Application

- Do not sign any form unless you have read it, understand it, and are sure everything is complete and accurate.
- When you sign the application and certification forms, you are claiming that they are complete to the best of your knowledge and belief. You are committing fraud if you sign a form knowing that it contains false or misleading information.
- Information you provide on your application will be verified including and not limited to computer matches of the income you report with various Federal, State, or private agencies.

Recertification

- You must provide updated information as required. Some programs require that you report any changes in income or family/household composition immediately. Be sure to ask when you must recertify and what you must report on recertification forms.
- All income changes, such as increases and decreases of pay and/or benefits, change or loss of job and/or benefits, etc. for all household members must be reports as noted in your lease.
- Any move in or out of a household member.
- All assets that you or your household members own and any assets that were sold in the last two years.
- Request a copy of anything you sign.

Beware of Fraud

You should be aware of the following fraud schemes:

- Do not pay any money to file an application
- Do not pay any money to move up on the waiting list
- Do not pay for anything not covered by your lease
- Get a receipt for any money you pay
- Get a written explanation if you are required to pay for anything other than rent (such as maintenance charges)

Public Housing

What Is Public Housing?

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments for elderly families.

Who Is Eligible?

Public housing is limited to low-income families and individuals. A Public Housing Authority (PHA) determines your eligibility based on:

- 1) Annual gross income
- 2) Whether you qualify as elderly, a person with a disability or as a family
- 3) U.S. citizenship or eligible immigration status

If you are eligible, the PHA will check your references to make sure you and your family will be good tenants. PHAs may deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

PHAs use income limits developed by HUD. Income limits vary from area to area so you may be eligible at one PHA but not at another. The PHA serving your community can provide you with the income levels for your area and family size, or you can also find the income limits online at <https://www.huduser.gov/portal/datasets/il.html>.

How Do I Apply?

Because HUD does not manage property directly, we do not process applications. To apply for public housing, contact your local PHA. See the list of VT Housing Authorities of page 25.

Will I Need to Produce Any Documentation?

Yes, the PHA will request whatever documentation is needed (e.g., birth certificates, tax returns) to verify the information given on your application. The PHA will also rely on verification from your employer, etc. You will be asked to sign a form to authorize release of pertinent information to the PHA.

When Will I Be Notified?

A PHA must provide written notification. If the PHA determines that you are eligible, your name will be put on a waiting list, unless the PHA is able to assist you immediately. Once your name is reached on the waiting list, the PHA will contact you. If it is determined that you are ineligible, the PHA must say why and, if you wish, you can request an informal hearing.

Will I Have to Sign a Lease?

If you are offered a house or apartment and accept it, you will have to sign a lease with the PHA. You may have to give the PHA a security deposit. You and the PHA representative should go over the lease together. This will give you a better understanding of your responsibilities as a tenant and the PHA's responsible as a landlord.

Are There Any Selection Preferences?

Sometimes there are. Giving preference to specific groups of families enables a PHA to direct their limited housing resources to the families with the greatest housing needs. Examples of a local preference include on for local residency, disability, homelessness, or veteran status. Since the demand for housing assistance often exceeds the limited resources available to HUD and the local PHAs, long waiting periods are common. In fact, a PHA may close its waiting list when there are more families on the list than can be assisted soon. Ask the local PHA if they have any preferences.

Housing Choice Vouchers (Section 8)

What Are Housing Choice Vouchers?

A Housing Choice Voucher (HCV) allows an individual or family to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. Housing choice vouchers are administered locally by the Public Housing Authority (PHA). The PHAs receive federal funds from HUD to administer the voucher program.

A family that is issued a voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

Am I Eligible?

To be eligible for a Section 8 voucher, a household's income must usually be less than 50% of the median income in that area, based on family size. The exact limits vary from area to area. There are also special categories of applicants for whom the income limit may be higher. Check with the housing authority to which you are applying to find out what its income limits are.

During the application process, the PHA will collect information on family income, assets, and family composition. The PHA will verify this information with other local agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the housing assistance payment.

If the PHA determines that your family is eligible, they will put your name on a waiting list, unless they are able to assist you immediately. Once your name is reached on the waiting list, the PHA will contact you and issue you a housing voucher.

How Do I Apply?

Apply for a Housing Choice Voucher through the PHA. See the list of VT Housing Authorities on page 24. You can apply to as many housing authorities as you wish.

Local Preferences and Waiting List – What Are They and How Do They Affect Me?

Each PHA has the discretion to establish local preference to reflect the housing needs and priorities of its community. Giving preference to specific groups of families enables a PHA to direct their limited housing resources to the families with the greatest housing needs. Since the demand for housing assistance often exceeds the limited resources available to HUD and the local PHAs, long waiting periods are common. In fact, a PHA may close its waiting list when there are more families on the list than can be assisted in the near future. Ask the PHA if they have preferences.

If I get a Section 8 Voucher in a Particular Town, Do I Have to Move There?

Section 8 vouchers are "portable," which means that you can use them anywhere in Vermont. In fact, you can use them anywhere in the United States. Local housing authorities, however, are allowed to put some limits on the portability of vouchers. The most important limit is that if you get a voucher from a town in which you are not presently living, the housing authority can require you to use your voucher only in that town for the first year that you have the voucher (after that you can move anywhere). Not all towns, however, impose this requirement. To find out if there is such a requirement, you must contact the local housing authority.

Multifamily Housing

What is Multifamily Housing?

This refers to privately-owned housing complexes that are subsidized by HUD. The landlord is the private property owner. See page 26 for a listing of HUD Multifamily properties in Vermont.

How Do I Find a Multifamily Rental Housing Listing?

1. The listings in this book are separated by the city in which they are located. Look up the town where you want to find an apartment.

In the directory, each property is classified as:

- Elderly/Disabled – Apartments for persons or families where at least one person is 62 years old or older. In some cases, they are also available for handicapped and/or disabled persons.
- Family & Elderly – Some apartments are reserved exclusively for elderly households as defined above.
- Family – Apartments for families with no general restrictions on the type of household that can be admitted.
- Congregate – Apartments for supervised group living. If you believe you qualify, speak with the project manager about any special restrictions.
- Assisted Living – Elderly properties with some assisted living units.

If no one in your family is elderly, handicapped or disabled, apply at Family or Elderly/Family properties.

2. Call the property agent to ask about vacancies, eligibility, rents, and application procedures.

Each property has its own system for accepting applications for the rental units they administer. In some cases, there are waiting lists and sometimes those waiting lists can be very long.

For additional information, you can contact the Multifamily Housing Clearinghouse (MFHC) for information or initiatives, programs, and policies of HUD's Office of Multifamily Housing Programs. It can be accessed by dialing **1-800-MULTI-70 (1-800-685-8470)**.

The line is staffed Monday through Friday from 9:00 a.m. to 5:00 p.m. Eastern Time by customer service representatives trained to answer questions from the public, to receive requests for Multifamily publications, and to make appropriate referrals.



Eviction Prevention Resources

What Should I Do If I Am Behind on Rent Due to COVID?

If you experienced financial hardship due to COVID-19, you may qualify for assistance from Vermont Emergency Rental Assistance Program (VERAP). For more information and to apply, visit <https://erap.vsha.org/>.

How Do I Know If I Am Being Illegally Evicted?

If you've received an eviction notice and need help determining if you're being illegally evicted, contact VT Legal Aid, see page 51.

Who Should I Contact If I Need Help Paying My Rent?

Vermont 2-1-1 maintains a list of agencies around the state that help with rent payment assistance. To see a list and get contact information, visit

<https://www.navigateresources.net/211vermont/MatchList.aspx?c;;0;;N;0;346512;Housing%20/%20Shelter;Rent%20Assistance%20/%20Tenant%20Rights;1965;Rent%20Payment%20Assistance>



Housing Resources for Homeless Persons

I Am at Risk of Homelessness or Currently Homeless, What Resources Are Available?

A wide variety of organizations including state government, local government and non-profit organizations assist persons at risk of homelessness or currently experiencing homelessness. The type of assistance varies based on your unique circumstances. Assistance can include emergency sheltering for individuals or families, food, job training, and assistance specifically for homeless veterans.

Where Can I Go If I Need Assistance?

A great place to begin your search is on the HUD website at <https://www.hudexchange.info/housing-and-homeless-assistance/>. Here you can find links to local organizations that can help you directly based on your situation.

You may also contact Vermont 211 for information regarding homeless shelters or service providers in your area. Simply go to <https://www.vermont211.org/> or dial 2-1-1.

HUD Programs

Continuum of Care (CoC) – The Continuum of Care program provides non-profit organizations, state, and local governments resources to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused by homelessness. To find the Continuum of Care program in your area, please refer to the listing on page 42.

Subsidized housing – Many Public Housing Authorities and privately-owned multi-family properties funded through HUD offer preference to homeless individuals and families. Please see pages 10 and 12 for more information about these programs. If you have a smartphone, you can download the HUD Resource Locator app to search for HUD subsidized housing near you.



Homeownership

Thinking About Buying a Home?

FHA loans have been helping people become homeowners since 1934. The Federal Housing Administration (FHA) – which is part of HUD – insures the loan, so your lender can offer you a better deal such as low down payments, low closing costs or easy credit qualifying.

Buying Your First Home?

FHA might be just what you need. Your down payment can be as low as 3.5% of the purchase price. Available on 1–4-unit properties.

Housing Counselors Can Help

Want advice on buying a home, renting, default, foreclosure avoidance, credit issues, or reverse mortgages? HUD approved housing counseling agencies throughout the country provide free or low-cost advice.

Search online for a housing counseling agency near you <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>, or call HUD's interactive voice system at (800) 569-4287.

How Do I Apply?

You can finance a home with a loan from a bank, a savings and loan, a credit union, a private mortgage company or various state government lenders. Shopping for a loan is like shopping for any other large purchase. You can save money if you take some time to look around for the best prices. Different lenders can offer quite different interest rates and loan fees; a lower interest rate can make a big difference in how much home you can afford. Talk with several lenders before you decide. Most lenders need 3-6 weeks for the whole loan approval process.

Questions About FHA Insured Mortgages?

Call toll free: (800) 225-5342

Email: answers@hud.gov

Go online: <https://www.hud.gov/buying/loans>

Other Assistance:

- Vermont Housing Finance Agency offers competitive mortgage loans and down payment assistance to help families and individuals become homeowners. For information on VT Homebuying programs call 802-864-5743 or email home@vhfa.org.
- U.S. Department of Agriculture Rural Development has several programs available for residents of rural communities including subsidized housing developments, home repair loans, grants, and more. To learn more about these programs go online to <https://www.rd.usda.gov/> or contact their Vermont office at:

87 State Street Suite 324, P.O. Box 249
Montpelier, VT 05601
Phone: (802) 828-6000
Fax: (802) 828-6018

Foreclosure Prevention

What Should I Do If I Am Facing Foreclosure?

HUD Approved Housing Counseling agencies can assist with buying a home, renting, default, foreclosure avoidance, credit issues, or reverse mortgages. HUD approved housing counseling agencies throughout the country provide free or low-cost advice.

Search online for a housing counseling agency near you <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>, or call HUD's interactive voice system at (800) 569-4287.

What if I Have a Federal Housing Administration (FHA) Insured Mortgage

FHA staff are available to help answer your questions and assist you to better understand your options as an FHA borrower under these loss mitigation programs. There are several ways you can contact FHA for more information, including:

Phone: (800) 225-5343

Email: answers@hud.gov

Homeownership Preservation Foundation

The **Homeownership Preservation Foundation** helps homeowners avoid foreclosure and stay current on mortgage payments. You may contact the Homeownership Preservation Foundation via their website at <https://995hope.org/> or by calling 888-995-HOPE (4673). Foreclosure preventions specialists are available to work with homeowners to develop plans unique to their financial circumstances.

Vermont Housing Finance Agency Homeownership Program

Vermont Housing Finance Agency (VHFA) Homeownership Program (HAP) provides help for homeowners who have experienced financial hardship due to COVID-19 after January 21, 2020. Eligible Vermont homeowners will be awarded Vermont HAP funds for the purpose of preventing home foreclosure and homeowner displacement. This can include assistance with overdue mortgage payments, homeowners' association fees, property taxes, and/or utilities. Learn more and apply by visiting <https://vermonthap.vhfa.org/>.



HUD Homes for Sale

What Is A HUD Home?

A HUD home is a 1-to-4-unit residential property acquired by HUD because of a foreclosure action on an FHA-insured mortgage. HUD becomes the property owner and offers it for sale to recover the loss on the foreclosure claim.

How Do I Find A HUD Home for Sale?

HUD Home Store is the listing site for HUD real estate owned (REO) single-family properties. This site provides the public, brokers, potential owner-occupants, state and local governments, and nonprofit organizations a centralized location to search the inventory of HUD properties for sale. In addition, registered real estate brokers and other organizations can place bids on behalf of their clients to purchase a HUD property. HUD Home Store also includes many informative user-friendly features providing advice and guidance for consumers on the home buying process.

HUD Homes for sale: <https://www.hudhomestore.gov/Home/Index.aspx>

Find A HUD Approved Lender

To find a HUD approved lender, visit https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist or (800) CALL FHA (225-5342).

Healthy Homes

HUD has a long history of working to ensure lead-safe housing, which fits into the broader federal response to address lead hazards found in paint, dust and soil, and other sources like water and consumer goods.

Lead is a highly toxic metal that may cause a range of health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves, and blood. Both inside and outside the home, deteriorated lead paint mixes with household dust and soil and becomes tracked in.

On January 13, 2017, HUD published an amendment to the Lead Safe Housing Rule on responding promptly to cases of children under age 6 living in certain categories of HUD-assisted housing who have elevated blood lead levels. When a child under age 6 resides in HUD-assisted housing and has an elevated blood level, the housing provider will have to test the home and other potential sources of the child's lead exposure within 15 days, and ensure that hazards from lead-based paint, dust or soil are controlled within 30 days. The housing provider must also report the case to HUD so the Department can ensure that follow-up is completed on time.

HUD's Lead Safe Housing Rule applies to all federally assisted housing.

If you have concerns about lead in your home, contact the Vermont Childhood Lead Poisoning Prevention Program at 802-863-7220 or 800-439-8550 (in Vermont).

Fair Housing and Equal Opportunity

What is Housing Discrimination?

The Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination based on race, color, national origin, religion, sex, disability, and the presence of children.

What Housing Is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

Vermont Protected Classes

Like many other states, Vermont provides additional Civil Rights protections. Vermont's Fair Housing Act is like the federal law with six additional protected categories: marital status, age, sexual orientation, gender identity, receipt of public assistance (including Section 8 and other housing vouchers, 3SquaresVT, etc.), status as a victim or survivor of domestic violence, sexual assault, or stalking, and denial of development permitting based on the income of prospective residents.

How to Determine if a Situation is Illegal Discrimination?

To determine if a situation is illegal discrimination and get a referral for next steps:

- Fair Housing Project of CVOEO: visit www.cvoeo.org/fhp or email fhp@cvoeo.org
- Vermont Tenants: call (802) 864-0099, email vttenants@cvoeo.org, or visit www.cvoeo.org/vermonttenants

For Legal Advice, To File a Complaint, Representation, or Mediation

If you're looking for legal advice related to housing discrimination, looking to file a complaint, need representation, or need help with mediation contact the agencies below.

- Vermont Human Rights Commission: call (802) 828-1625, (800) 416-2010, TDD (877) 294,9200 or visit www.hrc.vermont.gov
- Vermont Legal Aid / Legal Services Vermont: call (800) 889-2047 or visit www.vtlawhelp.org (Page 51)

For Pattern or Practice Cases, Sexual Harassment in Housing, or Referrals

Looking for help with pattern or practices cases, sexual harassment in housing, or referrals, contact the U.S. Attorney's Office, District of VT.

- U.S. Attorney's Office, District of VT: email usavt.ContactUs1@usdoj.gov, or visit www.justice.gov/usao-vt/civil-division

If I Think My Rights Have Been Violated, Where Do I File a Discrimination Complaint?

HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, you may contact our Office of Fair Housing and Equal Opportunity at:

- By phone: (617) 994-8320 or (800) 669-9777 or TDD (800) 877-8339
- By email: Complaints01@hud.gov
- By mail: HUD FHEO 10 Causeway Street, Room 321, Boston, MA 02222-1092
- By fax: (617) 565-7313 or TTY (617) 565-5453
- Online form: <https://portalapps.hud.gov/FHEO903/Form903/Form903Start.action>

You have one year after an alleged violation to file a complaint with HUD, but you should file as soon as possible. For more details on filing a Fair Housing Complaint with HUD, visit:

https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint_-_How_to_File.

Complaints can also be filed through the Vermont Human Rights Commission at 1-800-521-0725.

What To Include in Your Complaint to HUD?

- Your name and address along with the date the discrimination occurred
- The name and address of the person your complaint is against (the respondent)
- The address or other identification to the housing involved
- A short description to the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation

If You Are Disabled:

HUD provides the following assistance:

- A toll-free TTY phone for the hearing impaired: 1 (800) 927-9275
- Interpreters
- Tapes and braille materials
- Assistance in reading and completing forms

Did you know you can report housing discrimination on our mobile app?

Download at www.hud.gov/fairhousing

HOUSING DISCRIMINATION INFORMATION

U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

Instructions: (Please type or print) Read this form carefully. Try to answer all questions. If you do not know the answer or a question does not apply to you, leave the space blank. **You have one year from the date of the alleged discrimination to file a complaint.** Your form should be signed and dated.

Your Name _____

Your Address _____

City _____ State _____ Zip Code _____

Best time to call _____ Your Daytime Phone No _____ Evening Phone No _____

Who else can we call if we cannot reach you?

Contact's Name _____ Best Time to call _____

Daytime Phone No _____ Evening Phone No _____

Contact's Name _____ Best Time to call _____

Daytime Phone No _____ Evening Phone No _____

What happened to you?

How were you discriminated against?
 For example: were you refused an opportunity to rent or buy housing? Denied a loan? Told that housing was not available when in fact it was? Treated differently from others seeking housing?
 State briefly what happened.

Why do you think you are a victim of housing discrimination?

Is it because of your:
 • race • color • religion • sex • national origin • familial status (families with children under 18) • disability?
 For example: were you denied housing because of your **race**? Were you denied a mortgage loan because of your **religion**? Or turned down for an apartment because you have **children**?
 Briefly explain why you think your housing rights were denied and circle the factor(s) listed above that you believe apply.

Who do you believe discriminated against you?

For example: was it a landlord, owner, bank, real estate agent, broker, company, or organization?
 Identify who you believe discriminated against you.

Name _____

Address _____

Where did the alleged act of discrimination occur?

For example: Was it at a rental unit? Single family home? Public or Assisted Housing? A Mobile Home?
 Did it occur at a bank or other lending institution?
 Provide the address.

Address _____

City _____ State _____ Zip Code _____

When did the last act of discrimination occur?

Enter the date

____/____/____

Veterans' Resources

Does HUD Have Any Housing Programs Specifically for Homeless Veterans?

The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines Housing Choice Voucher (HCV) rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). The VA provides services from participating veterans at VA medical centers (VAMCs) and community-based outreach clinics. Eligibility for HUD-VASH is determined by the VAMC staff. For more information or to inquire about obtaining HUD-VASH assistance, please contact your local VAMC directly or call (802) 295-9363.

Are There Any Financial and Medical Assistance Programs for Veterans in Need?

Veterans living in Vermont may qualify for need-based financial assistance. Qualifying veterans and their dependents receive necessary financial assistance for food, shelter, clothing, fuel, and medical care. For more information visit <https://veterans.vermont.gov/office-veterans-affairs/programs-administered-office-veterans-affairs/veteran-assistance-fund>.

What is a Veterans' Service Officer (VSO) and How Can They Help Me?

VSOs process applications for emergency assistance benefits that are paid to the veterans and/or their dependents for periods of time when they are not able to support themselves. VSOs work out of City or Town Halls and are knowledgeable about an array of federal, state, and local benefits to which veterans and dependents may be entitled. Every VSO is a veteran.

VSOs are employed by veteran service organizations to administer this program for those with a discharge under honorable conditions. You do not need to be a member of their organization to receive their assistance. Applications for assistance are available from the VSO in the community where the veteran resides. The VSO can help veterans complete their application for benefits.

To find the VSO closest to you, call:

- (802) 296-5166 – American Legion
- (802) 296-5168 – Veterans of Foreign Wars
- (802) 296-5167 – Disabled American Veterans

Is There a Comprehensive Resource That Provides Information On All The Programs and Benefits Available to Veterans Living in Vermont?

Yes, the Vermont Office of Veterans Affairs provides an easy-to-use website with an online resource guide that strives to serve veterans and their families as a bridge to the many benefits that they have earned in defense of our nation. By combining state and federal benefits, as well as non-profit resources into one online search, veterans have access to one-stop shopping for all their needs. The site offers information on financial, education, and housing benefits.

To access resources, visit <https://veterans.vermont.gov/office-veterans-affairs/programs-administered-office-veterans-affairs> and <https://veterans.vermont.gov/office-veterans-affairs/contact-information-organizations-help-veterans-and-their-families>.

For other general resources, including regarding veterans' services, dial 2-1-1.

Senior Citizens' Resources

What Are Reverse Mortgages – Home Equity Conversion Mortgages for Seniors?

Reverse mortgages are increasing in popularity with seniors who have equity in their homes and want to supplement their income. The only reverse mortgage insured by the U.S. Federal Government is called a Home Equity Conversion Mortgage or HECM and is only available through an FHA approved lender. If you are a homeowner aged 62 or older and have paid off your mortgage or paid down a considerable amount, and are currently living in the home, you may participate in FHA's Home Equity Conversion Mortgage program. The HECM is FHA's reverse mortgage program that enables you to withdraw a portion of your home's equity. You can also use a HECM to purchase a primary residence if you are able to use cash on hand to pay the difference between the HECM proceeds and the sales price plus closing costs for the property you are purchasing.

How the Program Works

There are many factors to consider before deciding whether a HECM is right for you. To aid in this process, you must meet with a HECM counselor to discuss program eligibility requirements, financial implications, and alternatives to obtaining a HECM and repaying the loan. Counselors will also discuss provisions for the mortgage becoming due and payable. Upon completion of HECM counseling, you should be able to make an independent, informed decision of whether this product will meet your specific needs. You can search online for a HECM counselor at https://entp.hud.gov/idapp/html/hecm_agency_look.cfm or call toll-free (800) 569-4287.

Section 202 Supportive Housing for the Elderly Program

HUD's Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. Occupancy in Section 202 housing is open to any very low-income household comprised of at least one person who is at least 62 years old at the time of initial occupancy. For a list of housing, see page 26.

Find an Affordable Apartment

To find an affordable elderly housing unit near you refer to our rental assistance section of this book (page 25).

Other Federal Programs for Seniors

U.S. Department of Agriculture Rural Development has several programs available for residents of rural communities including subsidized housing developments, home repair loans, grants and more. To learn more about these programs go online to <https://www.rd.usda.gov/> or contact their Vermont office at:

87 State Street Suite 324, P.O. Box 249
Montpelier, VT 05601
Phone: (802) 828-6000
Fax: (802) 828-6018

Eldercare Locator

The Eldercare Locator is a public service of the U.S. Administration on Aging that connects people to services for older adults and their families. You can connect with them online at <https://eldercare.acl.gov/Public/Index.aspx> or by calling 1(800) 677-1116.

Other Important Resources



General Health and Human Services Resources

2-1-1

Vermont 211 is an easy to remember telephone number that connects callers to information about critical health and human services available in their community. It serves as a resource for finding government benefits and services, nonprofit organizations, support groups, volunteer opportunities, donation programs, diaper banks, health centers and other local resources. Just dial 2-1-1 on any phone or visit <https://www.vermont211.org/>.

Legal Assistance

Vermont Legal Aid

Legal Aid is free legal assistance for low-income households with non-criminal problems such as issues related to eviction, immigration, Criminal Offender Record Information (CORI), domestic violence, elder abuse, and divorce custody matters. For more information, visit <https://www.vtlegalaid.org/>. (Page 51)



Security Deposit/Short-Term Rental Assistance

There are several agencies in Vermont that assist with rental deposit assistance as well as short-term rental assistance. To find an agency that serves your area, dial 2-1-1 from your phone or visit <https://www.vermont211.org/>.

Utility Assistance

Community Action Agencies

Community Action Agencies help lower-income Vermonters to meet their basic needs and become self-sufficient. Agencies administer fuel assistance programs and provide help with electric and gas bills, insulation/weatherization, and furnace repairs. Many agencies also help with a wide variety of services including job training, day care, and housing information. To find out if you can get help and which agency covers your city or town, visit <https://vermontcap.org/>.



Utility Discounts

Most electric companies and gas companies offer a discount to low-income households. You automatically qualify if you receive TAFDC, EAEDC, Food Stamp benefits, SSI, Fuel Assistance, or if your child is in the School Lunch Program or Head Start. These discounts can save you 25-35% on each bill. To apply for the discounts, call your gas and electric companies and ask for an application.

Telephone Discounts

Some telephone companies also have low-income discount programs. Call your local telephone company to ask if it has a low-income discount program and how to apply.

Employment and Job Training

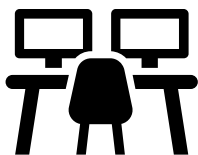


Section 3 Registry

If you receive HUD financial assistance *or* meet the criteria for low or very low-income for your community, you are eligible for work under Section 3. Log onto the Section 3 Opportunity Portal to create an account. Once you have an account you can upload your profile and employment history. You may also search for job opportunities through the Section 3 Opportunity Portal: <https://hudapps.hud.gov/OpportunityPortal/>.

CareerOneStop

A Department of Labor sponsored website that provides information for job seekers, workers, and employers on employment and training. There is also an unemployment benefits finder which will provide information about filing for benefits by state. This site allows you to explore careers, search for jobs or training and to find local assistance. The website also has specialized resources for various populations such as veterans, entry-level workers, laid off employees, and people looking for a career change, among others. Call 1 (877) US2-JOBS (1-877-872-5627) for information about jobs, training, career resources or unemployment benefits or visit the website: <https://www.careeronestop.org/>.



Job Corps

A free education and training program that helps young people learn a career, earn a high school diploma or GED, and find and keep a good job. For eligible young people at least 16 years of age that qualify as low income, Job Corps provides the all-around skills needed to succeed in a career and in life. Call 1 (800) 733-5627 or visit <https://www.jobcorps.gov/>.

Health and Safety

Treatment Referral Routing Service

Call 1 (800) 662-4357 for confidential, free, 24-hour-a-day, 365-day-a-year, information service in English and Spanish for individuals and families facing mental health and/or substance use disorders. This service provides referrals to local treatment facilities, support groups and community-based organizations. For more information, visit <https://www.samhsa.gov/find-help/national-helpline>.



HIV/AIDS Care Services

To locate services near you, visit <https://www.hiv.gov/locator>.

Runaway and Homeless Youth Program

To locate assistance near you for emergency shelter, transitional living program or street outreach program for runaway or homeless youth, visit <https://www.acf.hhs.gov/fysb/map/grantees-family-and-youth-services-bureau> or contact the National Runaway Safeline by phone at 1 (800) RUNAWAY (786-2929) or online at <https://www.1800runaway.org/>.



Disaster Distress Helpline

Call 1 (800) 989-5990 or text TalkWithUs to 66746 for crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters. For more information, visit: <https://www.samhsa.gov/find-help/disaster-distress-helpline>.

Vermont Public Housing Authorities

Name	Address	Phone
Barre Housing Authority	30 Washington St3 Barre, VT 05641	(802)476-3185
Bennington Housing Authority	22 Willowbrook Drive Bennington, VT 05201	(802)442-8000
Brattleboro Housing Authority	224 Melrose Street Brattleboro, VT 05301	(802)254-6071
Burlington Housing Authority	65 Main Street Burlington, VT 05401	(802)658-1280
Montpelier Housing Authority	155 Main Street Montpelier, VT 05602	(802)229-9232
Rutland Housing Authority	Templewood Court Rutland, VT 05701	(802)775-2926 x13
Springfield Housing Authority	80 Main Street Springfield, VT 05156	(802)885-4905
Vermont State Housing Authority	1 Prospect Street Montpelier, VT 05602	(802)828-3295
Winooski Housing Authority	83 Barlow Street Winooski, VT 05404	(802)655-2360 x22

Vermont Multifamily Properties

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BR	1BR	2BR	3BR	4BR	5BR
Alburg	Alburg Family Housing	68 S Main St Alburg, VT 05440	(802) 658-5000	Family		✓	✓	✓	✓	
	Pine Manor	6 Lake St Alburg, VT 05440	(802) 534-6571	Elderly		✓	✓			
Barre	CDW Properties	8 Summer St Barre, VT 05641	(802) 476-3836	Elderly		✓				
	Highgate Apartments	73 Highgate Dr Barre, VT 05641	(781) 449-7887	Family		✓	✓	✓		
	The Morse Block	264 N Main St Barre, VT 05641	(802) 828-3295	Family		✓				
	Washington County Community Housing Project 1	45 Pearl St Barre, VT 05641	(802) 229-9232	Disabled		✓				
Bellows Falls	Canal House	45 Rockingham St Bellows Falls, VT 05101	(802) 463-9863	Family		✓	✓			
	Riverview Apartments	73 Westminster St Bellows Falls, VT 05101	(603) 669-8551	Elderly		✓	✓			
Bennington	Applegate Apartments LP	98 Orchard Road Bennington, VT 05201	(802) 442-8818	Family		✓	✓	✓		
	Group Home for the CMI	329 South St Bennington, VT 05201	(802) 362-4660	Disabled		✓				
	Group Home for the Developmentally Disabled	215 Union St Bennington, VT 05201	(802) 362-4660	Disabled		✓				
	Independent Living Complex	9 Bank St Bennington, VT 05201	(802) 362-4660	Disabled		✓				
Benson	Benson Heights	2747 Stage Rd Benson, VT 05743	(802) 362-3660	Elderly		✓	✓			
Bethel	Depot I	Main St Bethel, VT 05032	(802) 828 3295	Elderly		✓	✓	✓		
	Depot II	Main St Bethel, VT 05032	(802) 828-3295	Family		✓	✓	✓		
Bradford	Colonial Village I	128 S Main St Bradford, VT 05033	(802) 222-4703	Family			✓	✓		

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BR	1BR	2BR	3BR	4BR	5BR
Bradford	Colonial Village II	59 S Pleasant St Bradford, VT 05033	(802) 222-4703	Elderly		✓	✓			
Brandon	Conant Square	30 Conant Sq Brandon, VT 05733	(802) 247-6633	Elderly	✓	✓	✓			
Brattleboro	Fairview Village	35 Fairview Vlg Dr Brattleboro, VT 05301	(603) 669-8551	Elderly		✓				
	Westgate Apartments	50 Westgate Dr Brattleboro, VT 05301	(603) 641-2163	Family		✓	✓	✓		
Bridgewater	Mill Village Apartments	7495 U.S. Route 4 Bridgewater, VT 05034	(802) 295-7961	Elderly		✓	✓	✓		
Bristol	Pleasant Hills	93 Mountain St Bristol, VT 05443	(802) 453-3712	Elderly		✓	✓			
Burlington	Arroway Group Home	41 Spruce St Burlington, VT 05401	(802) 660-3678	Disabled		✓				
	Bobbin Mill Apartments	234 S Champlain St Burlington, VT 05401	(802) 863-5248	Family		✓	✓	✓		
	Cathedral Square Housing	3 Cathedral Sq Burlington, VT 05401	(802) 863-2224	Elderly		✓	✓			
	Duggan Row House	94 Maple St Burlington, VT 05401	(802) 864-4681	Family						
	Fern Hill Housing	214 N Prospect St Burlington, VT 05401	(802) 658-6442	Elderly		✓				
	Howard Center for Human Services	72 N Winooski Ave Burlington, VT 05401	(802) 660-3678	Disabled	✓	✓				
	Lake Champlain Apartments	185 Pine St Burlington, VT 05401	(802) 658-3600	Family		✓	✓	✓		
	Laurentide Apartments	65 Cambrian Way Burlington, VT 05401	(802) 861-3000 X111	Family		✓	✓	✓		
	Monroe Place	29 N Champlain St Burlington, VT 05401	(802) 863-2224	Disabled		✓				
	McAuley Square	110 Mansfield Ave Burlington, VT 05401	(802) 863-2224	Family		✓	✓			
	McKenzie House Apartments	43 Elmwood Ave Burlington, VT 05401	(802) 658-5000	Family		✓	✓			

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BR	1BR	2BR	3BR	4BR	5BR
Burlington	Northgate Apartments	275 Northgate Rd Burlington, VT 05408	(802) 658-2722	Family		✓	✓	✓		
	Pennington House	1822 North Ave Burlington, VT 05401	(802) 660-3678	Disabled		✓				
	Peterson Place Apartments	97A King St Burlington, VT 05401	(802) 863-7155	Family		✓	✓		✓	
	South Saint Paul Townhouses	355 Saint Paul St Burlington, VT 05401	(802) 658-5000	Family						
	South Square Apartments	101 College St Burlington, VT 05401	(802) 864-0538	Elderly		✓	✓			
	South End Community Housing	336 Saint Paul St Burlington, VT 05401	(802) 863-5248	Disabled		✓				
	Thayer House	1197 North Ave Burlington, VT 05408	(802) 859-8864	Elderly		✓				
	Wharf Lane Apts	57 Maple St Burlington, VT 05401	(802) 863-5248	Family	✓	✓	✓			
Canaan	Green Hill Apartments	41 Green Hill Rd Canaan, VT 05903	(802) 266-8119	Elderly		✓	✓			
Castleton	Castleton Meadows	148 Castleton Meadows Ln Castleton, VT 05735	(603) 669-8551	Elderly		✓	✓			
	Parson's Hill	RR 2 Box 4A Castleton, VT 05735	(802) 496-9400	Family			✓	✓	✓	
	The Harvey House	1997 Main St Castleton, VT 05735	(802) 468-5357	Disabled		✓				
Chelsea	Chelsea Court & Homes	11 Riverside Dr Chelsea, VT 05038	(802) 685-3113	Family		✓	✓	✓	✓	
Chester	Chester Apartments	134 Senior Cir Chester, VT 05143	(802) 362-4660	Elderly		✓				
Colchester	Point School Apartments	427 Porter's Point Rd Colchester, VT 05446	(802) 863-5248	Family				✓		
	Winchester Place Apartments	Multiple Addresses Colchester, VT 05446	(802) 862-6244	Family			✓	✓		
Derby Line	Derby Line Gardens	21 Main St Derby Line, VT 05830	(802) 754-8896	Elderly		✓				

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Enosburg Falls	River Bend Apartments	324 School St Enosburg Falls, VT 05450	(802) 933-3215	Elderly		✓	✓			
Essex Junction	Town Meadow Senior Housing	22 Carmichael St Essex Junction, VT 05452	(802) 859-8866	Elderly		✓				
	Whitcomb Woods	128 West St Essex Junction, VT 05452	(802) 658-5000	Elderly		✓	✓			
Fair Haven(802)	Appletree Apartments	Appletree Lane Fair Haven, VT 05743	(802) 775-3139	Family		✓				
	The Owen House	3 Union St Fair Haven, VT 05743	(802) 468-5357	Disabled		✓				
Fairfax	Mountain View Apartments	11 Mountain View St Fairfax, VT 05454	(802) 524-6571	Elderly		✓	✓			
Fairfield	Chester Arthur Apartments	RR 1 Box 140-1 Fairfield, VT 05455	(802) 827-6513	Elderly		✓	✓			
Gilman	Gilman Senior Housing	29 Jefferson Ave Gilman, VT 05904	(802) 748-8235	Elderly	✓	✓				
Grand Isle	Round Barn Apartments	29 Faywood Rd Grand Isle, VT 05458	(802) 524-6571	Elderly		✓	✓			
Groton	Clarks Landing	25 Clarks Landing Groton, VT 05046	(802) 748-8235	Elderly		✓				
Hancock	Mountain View Apartments	123 VT Rout 125 Hancock, VT 05748	(802) 767-3934	Family			✓	✓	✓	
Hardwick	Bemis Block-Elderly	41 S Main St Hardwick, VT 05843	(802) 748-8235	Elderly		✓				
	Cherry Street Housing	Lower Cherry St Hardwick, VT 05843	(802) 899-3400	Family			✓	✓		
	Maple Street Apartments	36 Maple St Hardwick, VT 05843	(505) 898-1774	Elderly		✓	✓			
Hinesburg	Kelley's Field	87 Kelleys Field Rd Hinesburg, VT 05461	(802) 482-3800	Elderly		✓				
Island Pond	Hillside Acres	Curran Avenue Island Pond, VT 05846	(802) 723-4316	Family			✓	✓	✓	
	Sunrise Manor	94 Main St Island Pond, VT 05846	(802) 723-4316	Elderly		✓	✓			

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Jericho	Jeri-Hill Apartments	Jeri Hill Lane Jericho, VT 05465	(802) 859-8857	Elderly		✓	✓			
Johnson	Johnson Group Home	120 Vt Route 100C Johnson, VT 05656	(802) 888-5026	Disabled		✓				
Ludlow	Gill Terrace Retirement Apartments	7 Gill Ter Ludlow, VT 05149	(802) 228-4571	Elderly		✓				
	Gill Terrace Retirement Apartments II	9 Gill Ter Ludlow, VT 05149		Elderly		✓				
Lyndonville	Darling Inn	76 Depot St Lyndonville, VT 05851	(802) 748-8235	Elderly	✓	✓	✓			
	Lyndon Terrace	40 Lyndon Ter Lyndonville, VT 05851	(603) 669-8551	Family		✓	✓	✓		
Manchester Center	Manchester Fields	33 The Flds Manchester Center, VT 05255	(413) 539-9500	Elderly		✓				
	Spruce Brook	Spruce Brook Manchester Center, VT 05255	(802) 362-4663	Family			✓			
	The Meadows II	142 Equinox Ter Manchester Center, VT 05255	(802) 362-4660	Elderly		✓				
	The Meadows Apartments	122 Equinox Ter Manchester Center, VT 05255	(802) 362-4660	Elderly		✓				
Middlebury	Addison Group Home	45 Seminary St Middlebury, VT 05753	(802) 863-2224	Disabled		✓				
	Elinor Sanchez Supportive Housing Project	36 Washington St Middlebury, VT 05753	(802) 388-3608	Disabled		✓				
	Sugarwood Apartments	RR 1 Box 307-1 Middlebury, VT 05753	(802) 247-0165	Family			✓	✓	✓	
	The Meadows	20 Washington St Middlebury, VT 05753	(802) 388-4994	Elderly		✓	✓			
Milton	Elm Place (Project B)	60 Bombardier Road Milton, VT 05468	(802) 859-8883	Elderly		✓				
	Meadowlane	36 Villiemaire Lane Milton, VT 05468	(802) 893-4316	Elderly		✓	✓			
Montpelier	Cummings Street Family Housing	21 Cummings St Montpelier, VT 05602	(802) 229-9232	Family			✓	✓	✓	

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Montpelier	Hebert Farms	21 Hebert Road Montpelier, VT 05602	(802) 476-4493	Family		✓	✓	✓		
	Lane Shops Apartments	14 N Franklin St Montpelier, VT 05602	(802) 229-9232	Elderly	✓	✓	✓			
	Seven Saint Paul Street	7 St Paul St Montpelier, VT 05602	(802) 229-9232	Disabled		✓				
	Taylor Street Apts.	61 Taylor Street Montpelier, VT 05602	(802) 476-4493	Family	✓	✓	✓			
Morrisville	Copley Terrace	528 Washington Hwy Morrisville, VT 05661	(802) 888-5026	Elderly		✓	✓			
	Lamoille View Apartments	165 Park St Morrisville, VT 05661	(802) 883-5552	Elderly		✓	✓			
Newport	Governor's Mansion Apartments	88 2 nd St Newport, VT 05855	(802) 748-8235	Elderly	✓	✓				
	Governor Prouty Apartments	26 Governor Dr Newport, VT 05855	(802) 748-8235	Elderly		✓				
	Newport City Senior Housing	107-119 Main St Newport, VT 05855	(802) 748-8235	Elderly		✓				
	Parkview Housing	143 Willey St Newport, VT 05855	(802) 754-8896	Family			✓	✓		
North Bennington	Homestead Mews	RR 2 Box 290A North Bennington, VT 05257	(802) 362-4663	Elderly		✓	✓			
North Troy	Pine Grove Apartments	72 Pine Grove Dr North Troy, VT 05859	(802) 744-6540	Family		✓	✓	✓	✓	
Northfield	Dogwood Glen Elderly Apartments	Dogwood Glen Drive Northfield, VT 05663	(802) 828-3295	Elderly		✓	✓			
Norwich	Norwich Senior Housing	4 Dorrance Dr Norwich, VT 05055	(802) 296-2600	Elderly		✓				
Pittsford	Village Manor	1 Village Manor Pittsford, VT 05763	(614) 451-2151	Elderly		✓				
Plainfield	School Street Apartments	171 School St Plainfield, VT 05667	(802) 828-3295	Family	✓	✓	✓	✓		
Poultney	Heritage Court	624 York St Poultney, VT 05764	(802) 287-5507	Elderly		✓	✓			

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Poultney	School House Apartments	88 Main St Poultney, VT 05764	(802) 863-8376	Elderly		✓	✓			
Proctor	Proctor Place	1 Proctor Pl Proctor, VT 05765	(802) 295-7961	Elderly		✓				
Randolph	Prospect/Forest Homes	18 Forest St Randolph, VT 05060	(802) 763-7248	Family			✓	✓	✓	
	Randolph Circle	4 Hedding Dr Randolph, VT 05060	(802) 763-7248	Family			✓	✓	✓	
	Red Lion Inn	9 Pleasant St Randolph, VT 05060	(603) 641-2163	Elderly		✓				
	Randolph House	65 N Main St Randolph, VT 05060	(603) 641-2163	Elderly		✓	✓			
Readsboro	Readsboro Apartments	430 Tunnel St Readsboro, VT 05350	(802) 362-4660	Elderly		✓				
Richford	Missisquoi Manor	70 Liberty St Richford, VT 05476	(802) 524-6571	Elderly		✓				
Richmond	Richmond Terrace	200 Thompson Rd Richmond, VT 05477	(802) 878-0997	Elderly	✓	✓				
Rochester	Brookside Apartments	140 N Main St Rochester, VT 05767	(802) 295-7961	Family			✓	✓		
Rutland	Bardwell House	142 Merchants Row Rutland, VT 05701	(802) 775-1100	Elderly	✓	✓				
	Hospital Heights East	A1 Hospital Heights Rutland, VT 05701	(802) 747-0000	Family		✓	✓	✓		
	Linden Terrace	191 Grove St Rutland, VT 05701	(603) 641-2163	Elderly		✓	✓			
	Maple Village	72 Pine St Rutland, VT 05701	(614) 451-2151	Elderly	✓	✓				
	Maples I & II	5 General Wing Rd Rutland, VT 05701	(802) 776-1000	Elderly		✓	✓			
	Parker House	129 Church St Rutland, VT 05701	(802) 773-9107	Elderly		✓	✓			
	Regency Manor	6 Regency Mnr Rutland, VT 05701	(802) 773-9107	Family		✓	✓	✓		

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Rutland	Tuttle Block Apartments	13 Center St Rutland, VT 05701	(802) 775-3139	Family	✓	✓	✓			
Saint Albans	Beth-El Court	153 Federal St Saint Albans, VT 05478	(802) 524-6571	Elderly		✓				
	Heritage Lane	80 S Main St Saint Albans, VT 05478	(802) 524-9501	Elderly		✓				
	Lower Welden	100 Lower Welden St Saint Albans, VT 05478	(802) 524-6571	Family			✓	✓	✓	
	Lake Street Apartments	7 Lake St Saint Albans, VT 05478	(802) 863-5248	Disabled						
	Lake Street Apartments	251 Lake St Saint Albans, VT 05478	(802) 775-1100	Elderly		✓	✓			
	20 Congress Street Apartments	20 Congress St Saint Albans, VT 05478	(802) 862-6244	Family		✓	✓			
Saint Johnsbury	Passumpsic View Apartments	394 Railroad St Saint Johnsbury, VT 05819	(802) 535-3555	Elderly		✓				
	Passumpsic South & Passumpsic North	56 North Ave Saint Johnsbury, VT 05819	(802) 748-8235	Family		✓	✓	✓		
	Walden Mountain	2 Pearl St Saint Johnsbury, VT 05819	(603) 641-2163	Family		✓	✓	✓		
Saxtons River	Saxton's River Family Housing	6 River St Saxtons River, VT 05154	(603) 641-2163	Family			✓	✓	✓	
South Burlington	Allard Square	146 Market St South Burlington, VT 05403	(802) 863-2224	Elderly		✓	✓			
	Country Park Apartments	635 Hinesburg Rd South Burlington, VT 05403	(802) 658-5000	Elderly		✓	✓			
	Grand Way Commons	412 Farrell St South Burlington, VT 05403	(802) 859-8836	Elderly		✓				
	Gardens Street Apts.	310 Market Street South Burlington, VT 05404	(802) 862-6244	Family		✓	✓	✓	✓	
	Pine Senior Living Community Phase I, II, III	7 Aspen Drive South Burlington, VT 05701	(802) 865-1109	Family		✓	✓			
	South Burlington Community Housing	1451 Williston Rd South Burlington, VT 05403	(802) 863-2224	Disabled		✓				

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
South Londonderry	Smith Haven	Smith Haven Dr South Londonderry, VT 05155	(802) 362-4663	Elderly		✓				
Springfield	Evergreen Heights	10 Wildean Rd Springfield, VT 05156	(603) 352-9105	Family		✓	✓	✓		
	Mountain View Apartments	105 Mountain View Dr Springfield, VT 05156	(802) 885-4905	Family		✓	✓	✓		
Stowe	River Rad Apartments	194 Holmes Ln Stowe, VT 05672	(804) 985-2765	Family		✓	✓	✓		
	West Branch Apartments	276 Mountain Rd Stowe, VT 05672	(804) 985-2765	Elderly	✓	✓	✓			
Swanton	Abenaki Acres	1 Abenaki Acres Swanton, VT 05488	(802) 828-3295	Family			✓	✓	✓	
	Village Green	8 Church St Swanton, VT 05488	(603) 228-2151	Elderly		✓				
	Village Apartments	39 Platt St Swanton, VT 05488	(802) 828-3295	Elderly		✓	✓			
Townshend	West River Valley Senior Housing	451 Grafton Rd Townshend, VT 05491	(802) 365-4115	Elderly		✓				
Vergennes	Armory Lane Housing	50 Armory Ln Vergennes, VT 05491	(802) 877-3749	Elderly		✓				
	Valley View Apartments	13 Walker Ave Vergennes, VT 05491	(802) 496-9400	Elderly		✓	✓			
Vernon	Huckle Hill Senior Housing	82 Huckle Hill Rd Vernon, VT 05354	(802) 257-7616	Elderly		✓				
Waitsfield	Mad River Meadows	144 Butcher House Dr Waitsfield, VT 05673	(802) 496-9400	Family		✓	✓	✓		
Waterbury	Butler Apts.	6 Wallace St Waterbury, VT 05676	(802) 244-7557	Elderly		✓	✓			
	Wells House	16 N Main St Waterbury, VT 05676	(802) 878-8558	Elderly		✓	✓			
West Burke	West Burke Housing	Church St West Burke, VT 05871	(802) 467-3420	Family		✓	✓	✓	✓	
West Rutland	Colonial Apartments	Marble St West Rutland, VT 05777	(802) 775-3139	Elderly		✓	✓			

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Westminster Station	Westminster Family Housing	Route 5 Westminster Station, VT 05159	(802) 463-9863	Family			✓	✓	✓	
White River Junction	Graystone Village	2 Dewitt Dr White River Junction, VT 05001	(603) 641-2163	Elderly		✓	✓			
	Village Apartments	151 Gates St White River Junction, VT 05001	(603) 641-2163	Elderly		✓				
	Wentworth Community	117 Wentworth Way White River Junction, VT 05001	(802) 291-7000	Family		✓	✓			
Williamstown	Williamstown Square	Williamstown Sq Williamstown, VT 05679	(802) 685-3113	Elderly		✓	✓			
Windsor	Windsor Village	65 State St Windsor, VT 05089	(802) 674-2867	Family		✓	✓			
Winooski Winooski	Allen Apartments	241 W Canal St Winooski, VT 05404	(802) 863-5248	Family	✓	✓		✓		
	East Allen Apts.	268 East Allen St Winooski, VT 05404	(802) 497-0681	Family		✓	✓			
	The Courtyard	120 E Spring St Winooski, VT 05404	(802) 655-9320	Elderly		✓	✓			
	The Woolen Mill	20 W Canal St Winooski, VT 05404	(802) 391-8781	Family	✓	✓	✓			
Woodstock	Mellishwood II	36 Pleasant St Woodstock, VT 05091	(802) 457-1322	Elderly		✓	✓			

USDA Multifamily Properties

State: Vermont https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_county.jsp?st=vt&state_name=Vermont&st_cd=50

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Alburg	Pine Manor Sr HSG	6A-P Lake Street Alburg, VT 05440	(802) 863-5248	Elderly		✓	✓			
Barton	Barton Chambers Apartments	Main St & Congress Ave Barton, VT 05822	(802) 525-3907	Elderly		✓	✓			
	Crystal Lake HSG	35 Main St Barton, VT 05822	(800) 234-0560	Family		✓	✓	✓	✓	
Bellows Falls	Bellows Falls Family Housing	62 Williams Street Bellows Falls, VT 05101	(603) 641-2163	Family		✓	✓	✓	✓	
Bennington	Bennington House	135 Elm St Bennington, VT 05201	(802) 367-5242	Family	✓	✓	✓			
	Silver Street Apts	212 Silver St Bennington, VT 05201	(802) 367-5242	Family		✓	✓	✓		
Berlin	Hilltop Town Houses	25 Spruce St Berlin, VT 05602	(802) 828-3028	Family		✓	✓	✓		
Bethel	Depot I Apts	86 Main St Bethel, VT 05032	(802) 828-3028	Elderly		✓				
Bradford	Bradford Village Ap Realty Resource	110 Meadow Ln Bradford, VT 05033	(207) 230-3667	Family		✓	✓	✓		
Brandon	Neshobe House	32 W Seminary St Brandon, VT 05733	(802) 828-3028	Elderly		✓				
	Thayer Bts HSG LP	149 Mulcahy Dr 29-35 Conant Square Brandon, VT 05733	(802) 775-3139	Family		✓	✓			
	Union & Barlowfam HSG	40 Union St Brandon, VT 05701	(802) 775-3139	Family		✓	✓	✓		
Brattleboro	Adair Heights Thm INC	60 Town Crier Dr Brattleboro, VT 05301	(802) 367-5242	Family		✓	✓			
	Daly Shoe	68 Birge St Brattleboro, VT 05301		Family	✓	✓	✓	✓	✓	
	Green Mountain Apts	79 Landmark Hill Dr Brattleboro, VT 05301	(413) 534-0955	Family			✓			

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Chester	Pleasantbrook Apts	19 Pleasant St Chester, VT 05143	(603) 878-2400	Family		✓	✓	✓		
Derby Center	Johns River Apts	22 & 29 West Street 22 Casewell Avenue Derby Center, VT 05829	(800) 234-0560	Family		✓	✓			
Enosburg Falls	Pleasant Street Housing LP	30 Kennison Dr Enosburg Falls, VT 05450	(802) 863-5248	Family		✓	✓			
	River Bend Apartments	324 School St Enosburg Falls, VT 05450	(802) 899-3400	Elderly		✓	✓			
Fair Haven	Alfred Court Apts	20 Airport Rd Fair Haven, VT 05743	(802) 367-5242	Family		✓	✓			
Glover	Glover Riverside Apartments	23 Dexter Mountain Rd Glover, VT 05839	(800) 234-0560	Elderly		✓				
Greensboro	Lauredon Village Apartments	53 Breezy Ave Greensboro, VT 05841	(802) 828-3028	Elderly		✓	✓			
Groton	Groton Community Housing LP									
Hardwick	Cherry St Housing	40 Lower Cherry St Hardwick, VT 05843	(802) 899-3400	Family			✓	✓		
	Evergreen Manor	Evergreen, Pine And Spruce Drive Hardwick, VT 05843	(802) 899-3400	Family			✓	✓		
Irasburg	The Meadows	4568 Vt Route 14 Irasburg, VT 05845	(800) 234-0560	Elderly		✓				
Johnsbury	Passumpsic Housing North									
Johnson	St Johns Knoll Realty Resource	69 St Johns St Johnson, VT 05656	(207) 230-3667	Elderly		✓				
Ludlow	Black River Overlook	146 Rublee Ln Ludlow, VT 05149	(603) 641-2163	Family		✓	✓	✓		
Lyndonville	Darling Inn	76 Depot St Lyndonville, VT 05851	(800) 234-0560	Elderly	✓	✓	✓			
	Marigold Apts Gilman Property Management	30 Church St Lyndonville, VT 05851	(800) 234-0560	Elderly		✓				

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Manchester	Manchester Filed Mt Holyoke Mgt LLC	01 Spruce Street Manchester, VT 05255	(413) 534-0955	Elderly		✓				
Manchester Center	Haines Manor East	110 Haines Manor Rd Manchester Center, VT 05255	(802) 367-5242	Family		✓	✓			
Middlebury	Briarwood Apts	1 Valley Vw Middlebury, VT 05753	(802) 846-5430	Family			✓			
	Middlebury Commons Vsha	50 Buttolph Dr Middlebury, VT 05753	(802) 828-3028	Elderly		✓				
Milton	Meadowlane Apts	36 Villemaire Ln Milton, VT 05468	(802) 828-3028	Elderly		✓	✓			
Montpelier	58 Barre St HSG	58 Barre St Montpelier, VT 05602	(802) 229-9232	Elderly		✓				
	Prospect Place Montpelier Housing Authority	3 Prospect St Montpelier, VT 05602	(802) 229-9232	Elderly		✓				
Morrisville	Colonial Manor	56 Colonial Manor Morrisville, VT 05661	(802) 828-3028	Family		✓	✓	✓		
	Portland & Main HSG	16 Portland St Morrisville, VT 05661	(802) 899-3400	Family	✓	✓				
N. Bennington	Homestead Green	Route 67a N. Bennington, VT 05257	(802) 367-5242	Elderly		✓				
Newbury	Montebello Hill Apt Ahead, INC	4621 Main St S Newbury, VT 05051	(603) 444-1377	Elderly		✓				
Newport	Lakebridge	50 Compass Dr Newport, VT 05855	(800) 234-0560	Family		✓	✓	✓		
	Lakeview Housing Gilman Property Management	236 Highland Ave 16 Governor Drive Newport, VT 05855	(800) 234-0560	Family	✓	✓	✓	✓		
	Newport Place Realty Resource	246 Elm St Newport, VT 05855	(207) 230-3667	Elderly		✓				
	Parkview Newport	143 Willey St Newport, VT 05855	(800) 234-0560	Family			✓	✓		
Newport City	Governor Prouty	26 Governor Drive Newport City, VT 05855								

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Northfield	Dogwood Glen I	67 Dogwood Glen Dr Northfield, VT 05663	(802) 828-3028	Family		✓	✓			
	Green Mountain Apts	14 Wall St Northfield, VT 05663	(802) 828-3028	Elderly		✓				
Orleans	Rainbow Apartments	25 Church St Orleans, VT 05860	(800) 234-0560	Elderly		✓				
Poultney	Autumn Leave The Fucci Co	1 Autumnway St Poultney, VT 05764		Elderly		✓				
Proctorsville	Proctorsville Green Housing	7 Depot St Proctorsville, VT 05153	(603) 641-2163	Family	✓	✓	✓			
Putney	Putney Meadows Apts Realty Resource	17 Carol Brown Way Putney, VT 05346	(207) 230-3667	Elderly		✓				
Richford	Missisquoi Manor Senior Housing	70 Liberty St Richford, VT 05476	(802) 899-3400	Elderly		✓				
Richford	Richford Community Housing	24 River St 10-12 Powell St 31-33 And 104 Interval Ave Richford, VT 05476	(802) 899-3400	Mixed		✓	✓	✓	✓	
Rutland	Adele-stanley Apts	98 Stanley Pl Rutland, VT 05701	(802) 367-5242	Family		✓	✓			
	Hopkins St Farm Hsng Housing Trust Of Rutland County	12 Hopkins St Rutland, VT 05701	(802) 775-3139	Family				✓		
	School St Family	64 School St Rutland, VT 05701	(802) 775-3139	Family		✓	✓	✓		
Shelburne	Wright House	75 Harrington Ave Shelburne, VT 05482	(802) 863-2224	Elderly		✓				
So. Londonderry	Smith Haven	169 Smith Haven Ln So. Londonderry, VT 05155	(802) 367-5242	Elderly		✓				
South Royalton	Brightwood House	145 South Windsor Street S. Royalton, VT 05068	(802) 828-3028	Elderly		✓				
South Ryegate	Lind Homes	70 Pleasant St South Ryegate, VT 05069	(800) 234-0560	Family				✓		

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Springfield	The Maples Springfield Housing Authority	201 South St Springfield, VT 05156	(802) 885-4905	Elderly		✓				
	Wall Street Apts	1 Wall St Springfield, VT 05156	(603) 641-2163	Family		✓	✓	✓		
St. Albans	Fourwinds Apts	144 North Elm St St. Albans, VT 05478	(802) 863-2224	Elderly		✓				
	Hillcrest Views Apts	1 Clyde Allen Drive St. Albans, VT 05478	(802) 828-3028	Family			✓			
St. Johnsbury	Hilltop Family Hsng	20 Cote Ct, 390 Portland St 426 & 606 Summer St St. Johnsbury, VT 05819	(800) 234-0560	Family		✓	✓	✓		
	Moose River Housing Gilman Property Management	159 Moose River Drive St. Johnsbury, VT 05819	(800) 234-0560	Family		✓	✓	✓	✓	
	Mountain View Apts	105 Mountain View Drive St. Johnsbury, VT 05819	(800) 234-0560	Family		✓	✓			
Swanton	Swanton Meadows Realty Resource	15 Meadow Ln Swanton, VT 05488	(207) 230-3667	Family			✓	✓		
	Swanton School Senior Housing	31 Church Street Swanton, VT 05402	(802) 863-5248	Elderly		✓				
Vergennes	Creekview Housing LTD Part.	20 Hillside Dr Vergennes, VT 05491	(802) 877-2626	Family		✓	✓			
	Smallest City HSG	206 Main St Vergennes, VT 05491	(802) 877-2626	Family		✓	✓	✓		
	Valley View II	Walker Ave Vergennes, VT 05491	(802) 828-3028	Elderly		✓				
Vernon	Vernon Birches Vernon Advent Christian Home INC	63 Stebbins Rd Vernon, VT 05354	(802) 254-6041	Elderly		✓	✓			
Waitsfield	Evergreen Place	5308 Main Street Waitsfield, VT 05673	(802) 476-4493	Elderly		✓	✓			
Wallingford	Wallingford House	Corner of Main and School Streets Wallingford, VT 05773	(802) 367-5242	Elderly	✓	✓				
Waterbury	Fairground Apts Housing Foundation	36 Fairground Rd Waterbury, VT 05676	(802) 828-3028	Elderly		✓				

City	Development Name	Address	Phone	Housing Type	Bedroom Size Available					
					0BD	1BD	2BD	3BD	4BD	5BD
Wells River	Spear House Ahead, INC	69 Main St N Wells River, VT 05081	(603) 444-1377	Elderly		✓				
West Dover	Butterfield Housing Limited Partnership	15 Butterfield Dr West Dover, VT 05356	(603) 641-2163	Elderly		✓	✓			
West Rutland	Kazon Building	110 Marble Street West Rutland, VT 05777	(802) 496-9400	Family	✓	✓	✓			
White River Jct	Brookview Apts	649 Bugbee Road White River Jct, VT 05001	(802) 367-5242	Family		✓	✓			
	Hollow Drive Family	60 Hollow Drive White River Jct, VT 05001	(802) 828-3028	Family		✓	✓	✓	✓	
Wilder	Windsor Hollow	01 Manning Drive Wilder, VT 05088	(603) 878-2400	Elderly		✓				
Williamstown	Meadowbrook Place	13 Norwind Drive Williamstown, VT 05675	(802) 828-3028	Family		✓	✓	✓		
Windsor	Union Square	176 Main Street Windsor, VT 05059	(603) 641-2163	Family		✓	✓	✓		

Continuum of Care Contacts for Homeless Persons

Service Provider	Contact Information	Service Area
Burlington/Chittenden County CoC	(802) 861-0146	Burlington/Chittenden County
Vermont Balance of State CoC	(866) 652-4636	Vermont Balance of State

Coordinated Entry Contacts

County	Agency	Contact Name	Phone	Email
Addison County	Charter House Coalition	Heidi Lacey	(802) 989-8621	heidi@chcvt.org
Bennington County	BROC Community Action	Sandy Bessette	(802) 445-1305	sbessette@broc.org
Brattleboro Area	Groundworks Collaborative	Rhianna Kendrick	(802) 275-7179	rkendrick@groundworksvt.org
Caledonia, Essex, Orleans Counties	Northeast Kingdom Community Action (Newport)	Gina Putvain	(802) 334-7316 ext. 210	gputvain@nekcavt.org
Caledonia, Essex, Orleans Counties	Northeast Kingdom Community Action (St. Johnsbury)	Stefanie Willett	(802) 748-6040	swillett@nekcavt.org
Chittenden County	Champlain Valley Office of Economic Opportunity (CVOEO)	Stephanie Smith	(802) 863-6248 ext. 724	ssmith@cvoeo.org
Franklin/Grand Isle Counties	Champlain Valley Office of Economic Opportunity (CVOEO)	Jess Graff	(802) 527-7392	jgraff@cvoeo.org
Orange/Windsor North	Upper Valley Haven	Gwen Williams	(802) 295-6500	gwilliams@uppervalleyhaven.org
Lamoille County	Capstone Community Action	Erica Da Costa	(802) 888-7993 (800) 639-8710	Edacosta@capstonevt.org
Rutland County	Homeless Prevention Center	Sara Orvis	(802) 775-9286 ext. 210	saralynn@hpcvt.org
Windsor South / Windham North	Springfield Supported Housing Program	Lee Trapeni Tara Chase	(802) 885-3034	ltrapeni@sshpvt.org tchase@sshpvt.org
Washington County	Capstone Community Action	Casey Winterson	(802) 479-1053 (800) 639-1053	cwinterson@capstonevt.org

Homeless Shelters

For updated listings visit <https://www.navigateresources.net/211vermont/>

Shelter Name	Address	Phone	Website	Email
Overnight Shelters (Short-Term)				
Good Samaritan Haven	105 North Seminary Street Barre, VT 05641	(802) 479-2294	http://www.goodsamaritanhaven.org	info@goodsamaritanhaven.org
Bennington County Coalition for the Homeless	966 Main Street Bennington, VT 05201	(802) 518-4289	http://www.bcchvt.org	aelish.nealon.bcch@gmail.com
Groundworks Collaborative	54 South Main St Brattleboro, VT 05302	(802) 257-5415	https://groundworksvt.org/programs/housingworks/	lchapman@groundworksvt.org
Groundworks Collaborative	81 Royal Road Brattleboro, VT 05301	(802) 257-0066	https://groundworksvt.org/programs/housingworks/	info@groundworksvt.org
Anew Place	165 Shelburne Road Burlington, VT 05401	(802) 540-1095	http://anewplacevt.org	heather@btvshelter.org
COTS – Firehouse Family Shelter	Confidential Address Burlington, VT 05401	(802) 864-2651	https://cotsonline.org/what/locations/#mainstreet	info@cotsonline.org
COTS – Main Street Family Shelter	Confidential Address Burlington, VT 05401	(802) 864-2651	https://cotsonline.org/what/locations/#mainstreet	info@cotsonline.org
COTS – Waystation Shelter	187 Church Street Burlington, VT 05401	(802) 862-5418	https://cotsonline.org/what/locations/#waystation	info@cotsonline.org
Spectrum Youth & Family Services	177 Pearl Street Burlington, VT 05401	(802) 864-7423 ext. 325	http://www.spectrumvt.org/what-we-do/supportive-housing/	housingreferrals@spectrumvt.org
Charter House Coalition	27 North Pleasant Street Charter House Middlebury, VT 05753	(802) 989-8621	http://www.chcvt.org	info@chcvt.org

Shelter Name	Address	Phone	Website	Email
Overnight Shelters (Short-Term)				
Bethany Church, United Church of Christ	30 North Main Street Randolph, VT 05060	(802) 728-5587	http://bethanyucct.org/	Cmcmeekin17@gmail.com
Open Door Mission	31 Park Street Rutland, VT 05701	(802) 775-5661	http://openingdoormission.com	rutmission@gmail.com
Samaritan House	20 Kingman Street Saint Albans, VT 05478	(802) 527-0847	http://www.samaritanhouseinc.com	
John Graham Housing & Services	69 Main Street Vergennes, VT 05491	(802) 877-2677	https://www.johngrahamshelter.org	jessh@johngrahamshelter.org
Upper Valley Haven	713 Hartford Avenue White River Junction, VT 05001	(802) 295-6500	http://uppervalleyhaven.org/programs/adult-shelter/	info@uppervalleyhaven.org
Overnight Shelters (Long Term / Transitional Housing)				
Youth Services	26 South Street Bellows Falls, VT 05101	(802) 257-0361	www.youthservicesinc.org	info@youthservicesinc.org
Bennington County Coalition for the Homeless	212 Main Street Bennington, VT 05201	(802) 359-2754	http://www.bcchvt.org	aelish.nealon.bcch@gmail.com
Washington County Youth Service Bureau / Boys & Girls Club	652 Granger Road Berlin, VT 05602	(802) 229-9151	http://wcysb.org/support/transitional-living-program/	hheinchon@wcysb.org
Veterans Inc	378 North Main Street Bradford, VT 05033	(802) 451-9189	https://www.veteransinc.org/	katiehaley@veteransinc.org
Brattleboro Housing Partnerships	224 Melrose Street Brattleboro, VT 05301	(802) 254-6071	http://www.brattleborohousing.org/programs/shelter-plus-care-transitions-to-housing/	bhp@brattleborohousing.org

Shelter Name	Address	Phone	Website	Email
Overnight Shelters (Long Term / Transitional Housing)				
Windham & Windsor Housing Trust	68 Birge Street Daly Shoe Building Brattleboro, VT 05301	(802) 246-2110	https://www.homemattershere.org	ggaudette@w-wht.org
Youth Services	32 Walnut Street Brattleboro, VT 05301	(802) 257-0361	http://youthservicesinc.org/youth-development/transitional-living-shelter-housing/	info@youthservicesinc.org
Anew Place	89 North Street Burlington, VT 05401	(802) 862-9879	https://www.anewplacevt.org/independence-place.html	vfinn@anewplacevt.org
COTS Firehouse Family Shelter	Confidential Address Burlington, VT 05401	(802) 864-2651	https://cotsonline.org/what/locations/#mainstreet	info@cotsonline.org
COTS Main Street Family Shelter	Confidential Address Burlington, VT 05401	(802) 864-2651	https://cotsonline.org/what/locations/#mainstreet	info@cotsonline.org
Waypoint	63 Hanover Street Lebanon, NH 03784	(603) 298-8237	http://www.cfsnh.org/index.php/programs-services/teen-young-adult-services/transitional-living-program	uppervalleyoffice@waypointnh.org
Windsor County Youth Services	6 Mill Street Ludlow, VT 05149	(802) 228-6880	https://www.wcysvt.org/transitional-living-program/	wcyslongley@tds.net
Charter House Coalition	27 North Pleasant Street Charter House Middlebury, VT 05753	(802) 989-8621	http://www.chcvt.org	info@chcvt.org
United Way of Lamoille County	20 Morrisville Plaza, Suite B TD Bank Building Morrisville, VT 05661	(802) 888-3252	https://uwlamaille.org/programs/local-programs/new-foundations.html	savannah@uwlamaille.org
NEKCA	70 Main Street Newport, VT 05855	(802) 334-7316	https://www.nekcavt.org/programs-and-services/youth-young-adults/	info@nekcavt.org
The Veterans' Place	220 Vine Street Northfield, VT 05663	(802) 485-8874	http://www.vermontveteransplace.org	kmhboyce@gmail.com

Shelter Name	Address	Phone	Website	Email
Overnight Shelters (Long Term / Transitional Housing)				
Windsor County Youth Services	765 Main Street Proctorsville, VT 05153	(802) 226-7500	https://www.wcysvt.org/transitional-living-program/	wcyschase@tds.net
Veterans Assistance Office	95 Crescent Street Rutland, VT 05701	(802) 775-6772	http://www.dodgehousevt.org/	dodgehouse_vao@comcast.net
Samaritan House	20 Kingman Street Saint Albans, VT 05478	(802) 527-0847	http://www.samaritanhouseinc.com	info@samaritan-house.com
Voices Against Violence	Confidential Address Saint Albans, VT 05478	(802) 524-8538	http://www.voicesagainstviolence.org/services-and-programs/housing/	voices@cvoeo.org
Springfield Supported Housing	56 Main Street Bank Block Building Springfield, VT 05156	(802) 885-3034	http://www.sshpvt.org	info@sshpvt.org
COTS Canal Street Housing	120 West Canal Street Winooski, VT 05404	(802) 655-1617	https://cotsonline.org/get-help/	info@cotsonline.org

Vermont Housing Counseling Agencies

Agency Name	Contact Information	Address	Counseling Services	Languages
Downstreet Housing and Community Development, Inc.	(802) 477-1343	22 Keith Ave Suite 100 Barre, VT 05641-3709	<ul style="list-style-type: none"> Fair Housing Pre-Purchase Education Workshops Financial Management/Budget Counseling Home Improvement and Rehabilitation Counseling Mortgage Delinquency and Default Resolution Counseling Pre-purchase Counseling Pre-purchase Homebuyer Education Workshops Predatory Lending Education Workshops 	English
Bennington-Rutland Opportunity Council, Inc. (BROC)	(802) 665-1723	332 Orchard Road Bennington, VT 05201-8842	<ul style="list-style-type: none"> Financial Management/Budget Counseling Mortgage Delinquency and Default Resolution Counseling Non-Delinquency Post Purchase Workshops Rental Housing Counseling Services for Homeless Counseling 	English
Windham and Windsor Housing Trust	(802) 246-2116	68 Birge St Brattleboro, VT 05301-6421	<ul style="list-style-type: none"> Financial Management/Budget Counseling Financial, Budgeting, and Credit Workshops Mortgage Delinquency and Default Resolution Counseling Pre-purchase Counseling Rental Housing Counseling 	English
Champlain Housing Trust	(802) 861-7394	88 King St Burlington, VT 05401-5089	<ul style="list-style-type: none"> Financial Management/Budget Counseling Mortgage Delinquency and Default Resolution Counseling Non-Delinquency Post Purchase Workshops Pre-purchase Counseling Pre-purchase Homebuyer Education Workshops 	English
Opportunities Credit Union	(802) 495-5473	92 North Ave Burlington, VT 05401-2937	<ul style="list-style-type: none"> Fair Housing Pre-Purchase Education Workshops Financial Management/Budget Counseling Mortgage Delinquency and Default Resolution Counseling Non-Delinquency Post Purchase Workshops Pre-purchase Counseling Pre-purchase Homebuyer Education Workshops Predatory Lending Education Workshops 	English French Hindi Other Portuguese Spanish

Agency Name	Contact Information	Address	Counseling Services	Languages
Gilman Housing Trust, Inc. DBA Ruraledge	(802) 535-3555	48 Elm St Lyndonville, VT 05851-9255	<ul style="list-style-type: none"> • Financial Management/Budget Counseling • Financial, Budgeting, and Credit Workshops • Home Improvement and Rehabilitation Counseling • Mortgage Delinquency and Default Resolution Counseling • Non-Delinquency Post Purchase Workshops • Pre-purchase Counseling • Pre-purchase Homebuyer Education Workshops • Predatory Lending Education Workshops 	English
Bennington-Rutland Opportunity Council, Inc. (BROC)	(802) 775-0878	45 Union St Rutland, VT 05701-3956	<ul style="list-style-type: none"> • Financial Management/Budget Counseling • Mortgage Delinquency and Default Resolution Counseling • Non-Delinquency Post Purchase Workshops • Rental Housing Counseling • Services for Homeless Counseling 	English
Neighborworks of Western Vermont	(802) 438-2303 ext. 218	110 Marble Street West Rutland, VT 05777-4414	<ul style="list-style-type: none"> • Financial Management/Budget Counseling • Home Improvement and Rehabilitation Counseling • Mortgage Delinquency and Default Resolution Counseling • Pre-purchase Counseling • Pre-purchase Homebuyer Education Workshops 	English

Income Limits

State: Vermont

Income Limit Area	Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Burlington-South Burlington, VT MSA	Extremely Low Income	20,150	23,000	25,900	28,750	31,050	35,580	40,120	44,660
	Very Low Income	33,600	38,400	43,200	47,950	51,800	55,650	59,500	63,300
	Low-Income	53,700	61,400	69,050	76,700	82,850	89,000	95,150	101,250
Addison County, VT	Extremely Low Income	17,600	20,100	22,600	26,500	31,040	35,580	40,120	44,660
	Very Low Income	29,300	33,500	37,700	41,850	45,200	48,550	51,900	55,250
	Low-Income	46,900	54,600	60,300	66,950	72,350	77,700	83,050	88,400
Bennington County, VT	Extremely Low Income	16,450	18,800	21,960	26,500	31,040	35,580	40,120	44,660
	Very Low Income	27,450	31,350	35,250	39,150	42,300	45,450	48,550	51,700
	Low-Income	43,900	50,150	56,400	62,650	67,700	72,700	77,700	82,700
Caledonia County, VT	Extremely Low Income	16,450	18,800	21,960	26,500	31,040	35,580	40,120	44,660
	Very Low Income	27,450	31,350	35,250	39,150	42,300	45,450	48,550	51,700
	Low-Income	43,900	50,150	56,400	62,650	67,700	72,700	77,700	82,700
Chittenden County, VT	Extremely Low Income	20,150	23,000	25,900	28,750	31,050	35,580	40,120	44,660
	Very Low Income	33,600	38,400	43,200	47,950	51,800	55,650	59,500	63,300
	Low-Income	53,700	61,400	69,050	76,700	82,850	89,000	95,150	101,250
Essex County, VT	Extremely Low Income	16,450	18,800	21,960	26,500	31,040	35,580	40,120	44,660
	Very Low Income	27,450	31,350	35,250	39,150	42,300	45,450	48,550	51,700
	Low-Income	43,900	50,150	56,400	62,650	67,700	72,700	77,700	82,700
Franklin County, VT	Extremely Low Income	20,150	23,000	25,900	28,750	31,050	35,580	40,120	44,660
	Very Low Income	33,600	38,400	43,200	47,950	51,800	55,650	59,500	63,300
	Low-Income	53,700	61,400	69,050	76,700	82,850	89,000	95,150	101,250
Grand Isle County, VT	Extremely Low Income	20,150	23,000	25,900	28,750	31,050	35,580	40,120	44,660
	Very Low Income	33,600	38,400	43,200	47,950	51,800	55,650	59,500	63,300
	Low-Income	53,700	61,400	69,050	76,700	82,850	89,000	95,150	101,250
Lamoille County, VT	Extremely Low Income	16,450	18,800	21,960	26,500	31,040	35,580	40,120	44,660
	Very Low Income	27,450	31,350	35,250	39,150	42,300	45,450	48,550	51,700
	Low-Income	43,900	50,150	56,400	62,650	67,700	72,700	77,700	82,700
Orange County, VT	Extremely Low Income	16,450	18,800	21,960	26,500	31,040	35,580	40,120	44,660
	Very Low Income	27,450	31,350	35,250	39,150	42,300	45,450	48,550	51,700
	Low-Income	43,900	50,150	56,400	62,650	67,700	72,700	77,700	82,700

Income Limit Area	Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Orleans County, VT	Extremely Low Income	16,450	18,800	21,960	26,500	31,040	35,580	40,120	44,660
	Very Low Income	27,450	31,350	35,250	39,150	42,300	45,450	48,550	51,700
	Low-Income	43,900	50,150	56,400	62,650	67,700	72,700	77,700	82,700
Rutland County, VT	Extremely Low Income	16,450	18,800	21,960	26,500	31,040	35,580	40,120	44,660
	Very Low Income	27,450	31,350	35,250	39,150	42,300	45,450	48,550	51,700
	Low-Income	43,900	50,150	56,400	62,650	67,700	72,700	77,700	82,700
Washington County, VT	Extremely Low Income	17,300	19,750	22,200	26,500	31,040	35,580	40,120	44,660
	Very Low Income	28,800	32,900	37,000	41,100	44,400	47,700	51,000	54,300
	Low-Income	46,050	52,600	59,200	65,750	71,050	76,300	81,550	86,800
Windham County, VT	Extremely Low Income	16,450	18,800	21,960	26,500	31,040	35,580	40,120	44,660
	Very Low Income	27,450	31,350	35,250	39,150	42,300	45,450	48,550	51,700
	Low-Income	43,900	50,150	56,400	62,650	67,700	72,700	77,700	82,700
Windsor County, VT	Extremely Low Income	16,600	18,950	21,960	26,500	31,040	35,580	40,120	44,660
	Very Low Income	27,600	31,550	35,500	39,400	42,600	45,750	48,900	52,050
	Low-Income	44,150	50,450	56,750	63,050	68,100	73,150	78,200	83,250

Legal Aid Assistance

VT Legal Aid	Phone	Address	Website
Legal Services Vermont	Statewide Helpline: 1-800-889-2047 Office: 1-800-639-8857	274 North Winooski Avenue Burlington, VT 05401	https://www.vtlegalaid.org/
Vermont Legal Aid – Burlington	Statewide Helpline: 1-800-889-2047 Office: 1-800-747-5022	264 North Winooski Avenue Burlington, VT 05401	
Vermont Legal Aid – Montpelier	Statewide Helpline: 1-800-889-2047 Office: 1-800-789-4195	56 College Street Montpelier, VT 05602	
Vermont Legal Aid – Rutland	Statewide Helpline: 1-800-889-2047 Office: 1-800-769-7459	1085 Route 4 East, Suite 1A Rutland, VT 05701	
Vermont Legal Aid – Springfield	Statewide Helpline: 1-800-889-2047 Office: 1-800-769-9164	56 Main Street, Suite 301 Springfield, VT 05156	
Vermont Legal Aid – St. Johnsbury	Statewide Helpline: 1-800-889-2047 Office: 1-800-769-6728	177 Western Avenue, Suite 1 St. Johnsbury, VT 05819	